Information to i	dentify the case:						
Debtor 1	David S Couture		Social Security number or ITIN xxx-xx-6292				
	First Name Middle Name	Last Name	EIN				
Debtor 2 (Spouse, if filing)			Social Security number or ITIN				
	First Name Middle Name	Last Name	EIN				
United States Bankruptcy Court		Minnesota	Date case filed for chapter 13 3/2/21				
Case number: 21–50112 – RJK							
You can receive court notices For creditors: Re		For creditors: Register for	For debtors: Register for Debtor				
and orders by email instead of Electronic Bankrup		Electronic Bankruptcy Noticing	Electronic Bankruptcy Noticing (DeBN)	DeBN			
U.S. Mail via th	ese two options :	at ebn.uscourts.gov .	at www.mnb.uscourts.gov/debn				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	David S Couture	
2.	All other names used in the last 8 years		
3.	Address	555 Anderson Rd Duluth, MN 55811	
		Yvonne M. Novak	Contact phone 218–720–2888
4.	Debtor's attorney Name and address	YMN Law 202 W Superior Street Suite 303 Duluth, MN 55802	Email: shawn@ymnlaw.com
5.	Bankruptcy trustee Name and address	Kyle Carlson Chapter 13 Trustee PO Box 519 Barnesville, MN 56514	Contact phone: 218–354–7356 Email: info@carlsonch13mn.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	404 Gerald W. Heaney Federal Building and U.S. Courthouse and Customhouse 515 West First Street Duluth, MN 55802	Hours open: Monday – Friday: 8:00am – 4:30pm Contact phone (218) 529–3600 Web address www.mnb.uscourts.gov
			Date: 3/2/21

For more information, see page 2

Debtor David S Couture Case number 21–50112

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	April 19, 2021 at 10:15 AM	Location: Video/teleconference *ONLY*, Contact trustee (see Section 5), for direction
case, both spouses must attend. Creditors may attend, but are not required to do so.		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 6/18/21
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/11/21
		Deadline for governmental units to file a proof of claim:	Filing deadline: 8/30/21
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim, the court's website: www.mnb.uscourts.gov . No login or password form may be obtained at the same website or any bankruptcy clerk' If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrenderight to a jury trial.		is required. Alternatively, a Proof of Claim 's office. paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of with consequences a lawyer can explain. For	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confir 5/24/21 at 09:00 AM, Location: U S Courthouse, Courtroom 2, 5 object to confirmation of the Chapter 13 Plan: 5/17/21.	
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to colled as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If